



## ENVIRONMENTAL AND PUBLIC PROTECTION CABINET

**Ernie Fletcher**  
Governor

**Office of Financial Institutions**  
1025 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601  
Telephone (502) 573-3390  
[www.kentucky.gov](http://www.kentucky.gov)

**Teresa J. Hill**  
Secretary

July 2, 2007

Timothy Lee Dunston, Sr.  
1514 Aberdeen Drive  
Madisonville, Kentucky 42431

RE: Mortgage Loan Officer Renewal Application

Dear Mr. Dunston:

Your application for a 2007 mortgage loan officer individual registration is denied. The reason for the denial is because you:

1. have failed to comply with the requirements of this subtitle; [KRS 286.8-090(1)(a)];
2. are unfit through financial responsibility or experience to conduct the business of a mortgage loan broker [KRS 286.8-090(1)(b)]; and
3. are in such financial condition that you cannot continue in business with safety to the customer [KRS 286.8-090(1)(c)].

Please be advised that you may request a hearing regarding this decision by filing a written request for an appeal with the agency within twenty (20) days of the date of this letter. Please contact Greg A. Jennings at (502) 573-3390 if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "D Coyle".

David Coyle  
Director

cc: Pam Fitzgerald  
Greg Jennings